About MV Solutions, Inc. (MVS)
- Providing insurance verification systems since 2006
- Eight successful insurance verification system implementations
- AK, CA, CT, DC, LA, MT, OK, SC, RI and WY
- Three systems successfully implemented in the past 12 months
- Receiving data from more than 750 Insurers
- Supporting more than 6,000 web portal users

MVS Insurance Verification System (MVS IVS) Overview
- Modifiable off-the-shelf solution
- Unique business rules created based on needs of the jurisdiction
- Instantaneous real-time, event based online verification
- Monthly or weekly book of business (BOB) reporting for data matching with VIN error correction
- Continuous verification to identify cancellations and lapses.
- Follows IICMVA model and formats for web services and BOB reporting
- 6 month implementation
- Supports private passenger and commercial auto lines
- Comprehensive web portal
- System hosted in a secure DOD compliant hosting facility
- State users can verify insurance using:
  - B2B Interfaces integrated into State systems
  - Web Portal with State User accounts

MVS IVS Methodology
MVS IVS performs real-time insurance verification using insurance company Web Services. Each insurance company will be required to host Web Services for MVS IVS to verify against. Web Services enable MVS IVS to obtain the current insurance status directly from insurer systems. Real-time verification is supported by monthly or weekly Book of Business (BOB) files submitted by insurance companies to MVS. The BOB file contains all vehicles insured by the company at that point in time as well as the corresponding insurance policy data. BOB data submitted by insurers enable MVS IVS to route the web service call to the correct insurer, verify insurance if any insurance company web service is unavailable, and perform any required batch matching with jurisdiction data. If the insurer of report has changed, MVS IVS broadcasts to all insurers. Smaller insurers will have the option to provide BOB data using the MVS IVS Web Portal. MVS IVS uses the specifications and format recommended by the Insurance Industry Committee on Motor Vehicle Administration (IICMVA) for both Web Services and for the BOB files.

Event-Based Insurance Verification

MVS IVS has the capability to identify uninsured vehicles in Real-time at any event including, but not limited to first time registration, registration renewal, accident, or roadside stops by law enforcement. A Real-time inquiry can be submitted through the MVS IVS web portal or an MVS IVS B2B Integration Point (law enforcement or DMV registration systems). This can be done at the time of the event or in batch. The VIN or Plate number received through a request for insurance verification is used to locate the correct vehicle and latest insurance policy information (received from BOB files) in the MVS IVS database. A real-time web service call is made to the insurer of record. If the call to the Web Service of the insurer returns an "Unconfirmed" response, then MVS IVS broadcasts the query to all insurance companies that have Web Services. If any of the Web Services provides a "Confirmed" response, this information is used to respond to the Verification request.

For first time registrations and registration renewals, the transaction can be stopped until insurance is verified or the record can be flagged for later verification. Instead of stopping the registration, MVS recommends flagging the record for re-verification in 30 days. This allows adequate time for a new policy to be processed by underwriting and appear in the Insurance Company system. If the vehicle cannot be verified after 30 days, a notice should be sent to the customer pending revocation or suspension.

Ongoing Insurance Verification

Ongoing verification will be performed on a regular basis by matching the insurance data received from BOB submissions from insurers to registration data. A web service broadcast will be made for any vehicles that cannot be matched with BOB data. Any unconfirmed vehicles will be identified as uninsured. The frequency of ongoing verification process can be configured based on the jurisdiction's requirements. Through this process, MVS IVS can identify insurance policy cancellations as well as those vehicles without policies. This function is fully configurable based on the State's requirements.

MVS IVS Web Portal

MVS IVS includes a comprehensive web portal for real-time insurance verification, reporting and system administration.

The MVS IVS web portal currently provides real-time automobile insurance verification services to thousands of individual users including insurance companies, agents, courts, law enforcement, county officials, customers, ILSOS, and various other authorized users.

The MVS IVS Web Portal is utilized for:
1. Real-time insurance verification queries
2. Insurance company registration
3. System user administration
4. Real-time compliance reporting to clear outstanding insurance requirements by insurers, agents, and customers (insurance cancellation suspensions, etc.)
5. Submission of BOB insurance data by smaller insurers and other entities
6. System administration
7. Reporting (the MVS IVS web portal has extensive reporting features)

System Overview for Connecticut, Louisiana and Montana
- Real-time insurance verification & monthly or weekly BOB reporting
  - IICMVA model
  - Weekly BOB if broadcasting is not supported
  - Pointer file, and real-time request to specific company or broadcast
  - Private passenger and commercial lines
- Event and ongoing insurance verification
- Web portal
  - Insurance company, State and admin access
  - Web data maintenance tool
  - Reports
  - Insurance verification

Additional Optional Features

Electronic Compliance Reporting
No system is effective without proper enforcement of uninsured motorists. Based on experience, the most effective way to lower the uninsured rate is ongoing verification through identification of insurance cancellations. Once a cancellation has occurred, notice must be sent to the customer for compliance. If compliance is not received the vehicle registration and or driver license of the customer is suspended or revoked, and payment of a fine is usually required.
The MVS IVS web portal provides insurance company users and agents with the ability to report customer compliance electronically through a real-time web transaction in order to clear any pending or active suspension or revocation. This function provides the customer

with immediate suspension/revocation relief once insurance has been obtained. Even with an insurance verification system most jurisdictions must rely on paper processes (copy of the declarations page or form completed by an Agent) to clear suspensions or revocations. Electronic Compliance Reporting through the MVS IVS web portal can eliminate costly paper processes for compliance by providing an electronic, real-time function for insurance company and agent users to report insurance compliance information to the State.

SR22/26 Reporting
MVS IVS offers various insurance reporting options for insurance companies including SR22 and SR26 reporting. SR22 reporting is offered to insurance companies by MVS IVS as a real-time transaction through the web portal, electronic file transfer using FTP, or as a real-time B2B web service between the applications of insurance companies and MVS IVS. This filing data at the customer level is used to determine if a person meets the insurance requirements of the Jurisdiction.

Customer Self-service Portal
MVS IVS is also available for citizens to provide and maintain vehicle insurance compliance data. Information provided through the Citizen's website about Commercial Policies, Out of State Policies, Seasonal Vehicles, and VIN mismatches will be stored in MVS IVS. MVS IVS utilizes this information in the insurance verification response messages and with the ongoing verification process.

Call Center and Notice Generation Services
MVS offers a full service solution that includes notice generation and a state-of-the-art call center to handle queries from MVS IVS users and citizens.
The MVS contact center is designed to provide States and their customers with knowledgeable and efficient services. MVS consistently exceeds expectations through highly knowledgeable, courteous, and professional customer interactions. Agents are extensively trained to provide the appropriate service based upon State's requirements. MVS management and supervisory staff have numerous years of DMV and Financial Responsibility experience providing excellent backup for any questions that may require escalation. These services are currently provided to several different jurisdictions.
MVS IVS can generate files with letter information and allow the State to create and mail notices or MVS can print and mail.

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